

FORM PTO-1449

U. S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO.

SERIAL NO.

U 015456-6

10/777,586

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

APPLICANT

Roger Howard Williams III

FILING DATE

GROUP

Feb. 12, 2004

3624

(Use several sheets if necessary)

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	REFERENCE DESIGNATION	DOCUMENT NUMBER	DATE	NAME	FILING DATE IF APPROPRIATE
N.J.	AA	6,345,262	02/2002	Madden	
N.J.	AB	6,269,347	07/2001	Berger	
N.J.	AC	5,983,206	11/1999	Oppenheimer	
	AD				
	AE				
	AF				
	AG				
	AH				
	AI				
	AJ				
	AK				

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION	
					YES	NO
	AL					
	AM					
	AN					
	AO					
	AP					

OTHER ART (Including Author, Title, Date, Pertinent Dates, Etc.)

N.J.	AR	"Lenders Try to Spur Owners of Homes to Prepay Old Loans," Wall St. J. (02/25/1982)
	AS	
	AT	

EXAMINER

N. J. Aubrey

DATE CONSIDERED

10/29/05

EXAMINER:

Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.